

**Information to identify the case:**

Debtor 1	<b>Charles Vines</b>	Social Security number or ITIN	<b>xxx-xx-7836</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>District of New Jersey</b>	Date case filed in chapter	<b>13 11/26/14</b>
Case number:	<b>14-34060-ABA</b>	Date case converted to chapter	<b>7 7/7/16</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charles Vines	
2. All other names used in the last 8 years		
3. Address	11 Ravenwood Drive Egg Harbor Township, NJ 08234	
4. Debtor's attorney Name and address	Thomas E. Dowey Law Office of Thomas Dowey 1423 Tilton Road Suite 8 Northfield, NJ 08225	Contact phone 609-646-6200
5. Bankruptcy trustee Name and address	Brian Thomas Brian Thomas, Esq 327 Central Avenue Suite 103 Linwood, NJ 08221	Contact phone (609) 601-6066

For more information, see page 2 >



Debtor **Charles Vines**Case number **14-34060-ABA**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 7/14/16
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>August 18, 2016 at 12:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>1423 Tilton Road, Suite 5, Northfield, NJ 08225</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 10/17/16</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Charles Vines  
 Debtor

Case No. 14-34060-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Jul 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2016.

db +Charles Vines, 11 Ravenwood Drive, Egg Harbor Township, NJ 08234-6521  
 smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 515196745 +ALANTIC CITY ELECTRIC, BANKRUPTCY DEPARTMENT MAIL STOP 84CP42, 5 COLLINS DRIVE SUITE 2133, CARNEYS POINT NJ 08069-3600  
 (address filed with court: Atlantic City Electric, Corporate Offices, PO Box 231, Wilmington, DE 19899-0231)  
 515196744 +At T Mobility, C/O MRS BPO, 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
 515196747 +Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407  
 515201260 +Credit Acceptance, 25505 W 12 Mile Rd #3000, Southfield MI 48034-8331  
 515196748 +Credit Acceptance Corporation, PO Box 5070, Southfield, MI 48086-5070  
 515438229 +PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 515196750 +PNC Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 515196751 +South Jersey Gas Co., Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577  
 515196753 Zucker Goldberg & Ackerman, 200 Sheffield St, Ste 101, Po Box 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: tdesquire@hotmail.com Jul 14 2016 22:17:21 Thomas E. Dowey,  
 Law Office of Thomas Dowey, 1423 Tilton Road, Suite 8, Northfield, NJ 08225  
 tr +EDI: QBTHOMAS.COM Jul 14 2016 22:03:00 Brian Thomas, Brian Thomas, Esq,  
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 14 2016 22:18:20 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515423857 +EDI: CINGMIDLAND.COM Jul 14 2016 22:03:00 AT&T Mobility II LLC, % AT&T Services, Inc,  
 Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693  
 515281657 EDI: AIS.COM Jul 14 2016 22:03:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 515234627 E-mail/Text: bankruptcy@pepcoholdings.com Jul 14 2016 22:17:56  
 Atlantic City Electric Company, Pepco Holdings, Inc.,  
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,  
 Carneys Point, NJ 08069-3600  
 515196746 +E-mail/Text: banko@berkscredit.com Jul 14 2016 22:17:55 Atlanticare Surgery Center,  
 C/O Berks Credit And Collections, 900 Corporate Dr, Reading, PA 19605-3340  
 515247249 +EDI: AISACG.COM Jul 14 2016 22:03:00 Capital One Auto Finance,  
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
 515247249 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jul 14 2016 22:31:24  
 Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 515208077 +EDI: AISACG.COM Jul 14 2016 22:03:00 Capital One Auto Finance, a division of Capital On,  
 P.O. Box 201347, Arlington, TX 76006-1347  
 515208077 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jul 14 2016 22:31:24  
 Capital One Auto Finance, a division of Capital On, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 515196749 +EDI: MID8.COM Jul 14 2016 22:03:00 Midland Credit Management, 8875 Aero Drive, Ste 200,  
 San Diego, CA 92123-2255  
 515196752 +EDI: VERIZONCOMB.COM Jul 14 2016 22:03:00 Verizon, C/O Afni, Po Box 3097,  
 Bloomington, IL 61702-3097

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 16, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Jul 14, 2016

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2016 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com  
Brian C. Nicholas on behalf of Creditor PNC Bank, National Association, as successor by  
merger to National City Mortgage a division of National City Bank bnicholas@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Thomas E. Dowey on behalf of Debtor Charles Vines tdesquire@hotmail.com

TOTAL: 6